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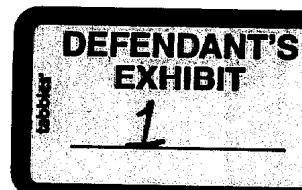
September 15, 2006

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VIA FAX & MAIL



Re: Delaware Marketing Partners v. Creditron Financial Services, Inc.

Dear Mr. Snyderman:

I am writing in response to your three-page letter and your one-page letter of September 8, 2006.

As to our response to interrogatory number 3, we had previously provided source documents from which the requested data can be compiled. These documents include those which reflect revenues, disposition reports, and periodic emails of "flash reports" and production reports. We have come across one chart which was not previously produced. Although we cannot determine if the chart is covered by the work product privilege, we have nevertheless enclosed it for your review.

As to our response to interrogatory number 8, some of the financial documents which we have produced were received by the financial control group. Although you may not see the group as the stated addressee of these communications, documents relating to revenues were internally directed to financial control.

Your letter of September 8, on page two, makes reference to our response to interrogatory 11, which interrogatory requested documents relating to our dealings with Sun Trust Bank. We stand by our response to this interrogatory. In reading this paragraph of your letter it seems to us that you may have really meant to raise an issue with regard to our answer to interrogatory 9. Assuming that this is the case, we still do not believe that there is a legitimate basis for your client to demand an accounting of all revenues received through September, 2004 for "loans similar to the loans that were the subject of the Agreement between the parties". As you know, upon the abrupt and unexpected termination of the Agreement on January 9, 2004, my clients purchased lists on their own

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and successfully continued their loan origination business. Of course, unbeknownst to my clients, for months your clients had firmly in place a competing business venture and, thus, your clients did not miss a beat. As you indicate in your letter, your work-in-progress theory of recovery could, at best, only encompass receipts received during two or three months following the termination. Moreover, the financial information you have demanded is highly confidential and could be used by competitors to my clients' economic disadvantage.

Your letter contains multiple references to assumptions which you have reached in light of the documents which have been produced. Of course, it is not my place to debate the correctness of your assumptions. All I can say is that we have properly responded to your client's discovery requests. Our responses have included objections, the actual production of volumes of responsive documents or both.

In your one-page letter of September 8, 2006, you requested bank records reflecting the receipts from Brazos. You have been given copies of the actual bank wire transfer documents from Brazos and you have subpoenaed payment records from Brazos and PHEAA. As I am sure you can appreciate, other banking records (if they currently exist) are highly confidential and they are clearly superfluous here in light of the source documents which you have received.

Very truly yours,

ELDERKIN, MARTIN, KELLY & MESSINA


Craig A. Markham

CAM/kt
Enclosure
cc w/enc.: Brett W. Farrar, Esquire, fax & mail

ape Number	Date	Gross Quantity	Bk New or 00000	BKS	DNC1	DNC2	DNC3	DNC4	Dup	Dup HO	BKNL	303	Project	Sales	Refusals	Contacts	Wrong #	Not Qualifi
944 Choice Point)	09/09/02	43,000	41,158	106	1300 (dnc)	13	1,730	354			180	729	8,157	8,886	4,914	8,41		
708 Choice Point)	09/24/02	250,000	243,174	747	6,079						222	7	99	106	181	2		
716 Choice Point)	10/04/02	23,865	22,986	81	798						culm	736	8,256	8,997	5,095	8,6		
739 Point replacement file of dupes from 250,0	11/27/02	97,371	92,554	479	2,792						180	2,642	34,611	37,253	32,156	43,1		
806 103	02/07/03	30,718	28,593	216	1,725						222	222	2,974	3,196	4,012	4,0		
11/30/2006											culm	2,864	37,585	40,449	36,168	47,2		
11/30/2006											180	136	1,904	2,040	2,215	2,7		
11/30/2006											222	131	396	1,527	1,532	2,2		
11/30/2006											culm	267	2,300	3,567	3,747	4,9		
11/30/2006											180	1,287	13,283	14,570	17,233	21,6		
11/30/2006											222	141	1,594	1,735	2,444	2,6		
11/30/2006											culm	1,428	14,877	16,305	19,677	24,3		
11/30/2006											180	106	666	772	1,200	1,4		
11/30/2006											200	363	3,057	3,420	3,905	5,4		
11/30/2006											culm	469	3,723	4,192	5,105	6,9		
11/30/2006											200	202	1,745	1,947	6,364	3,76		
11/30/2006											222	1,116	11,001	12,117	9,536	20,8		
11/30/2006											culm	3,389	36,197	39,586	30,543	66,79		
11/30/2006											200	279	2,387	2,666	7,540	4,50		
11/30/2006											222	188	1,389	1,577	4,361	2,38		
11/30/2006											culm	467	3,776	4,243	12,001	6,89		
11/30/2006											200	300	4,825	5,125	5,467	7,01		
11/30/2006											222	367	3,722	4,089	5,640	7,01		
11/30/2006											culm	667	8,547	9,214	11,107	14,03		
11/30/2006											200	222	1,756	2,003	1,913	3,72		
11/30/2006											culm	247	1,756	2,003	1,913	3,72		
11/30/2006											230	225	1,616	1,841	5,362	3,11		
11/30/2006											228	50	570	620	1,305	1,05		
11/30/2006											275	2,186	2,461	6,667	4,17			
11/30/2006											230	22	112	134	124	33		
11/30/2006											228	26	150	176	169	30		
11/30/2006											culm	48	262	310	293	63		
11/30/2006											230	1,109	11,131	12,240	13,090	31,93		
11/30/2006											228	631	9,505	10,136	9,457	20,85		
11/30/2006											culm	2,269	21,975	24,244	25,905	52,68		
11/30/2006											230	1,133	8,865	9,998	12,726	22,50		
11/30/2006											228	143	1,393	1,536	1,911	3,44		
11/30/2006											culm	2,269	21,975	24,244	25,905	52,68		
11/30/2006											230	290	2,429	2,719	3,547	6,78		
11/30/2006											culm	2,269	21,975	24,244	25,905	52,68		
11/30/2006											230	290	2,429	2,719	3,547	6,78		
11/30/2006											culm	2,269	21,975	24,244	25,905	52,68		
11/30/2006											230	290	2,429	2,719	3,547	6,78		
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11/30/2006											230	290	2,429	2,719	3,547	6,78		
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11/30/2006											230	290	2,429	2,719	3,547	6,78		
11/30/2006																		

Conversion	List Penet	#'s Lost for Nat'l DNC	List Penet	Leads Remaining	% List Penetration
8.20%	5.95%				
6.60%	3.18%			2,417 (38,741)	94.13%
8.19%	<u>55.16%</u>				
7.09%	46.28%				
6.95%	27.25%			25,732 (217,442)	89.42%
7.08%	<u>50.93%</u>				
6.14%					
8.58%				5,549 (17,437)	75.86%
7.13%	<u>53.44%</u>				
8.83%					
8.13%				15,045 (77,509)	
8.76%	<u>65.13%</u>				
13.73%					83.74%
10.61%				5,910 (22,683)	
11.19%	<u>56.69%</u>				
10.37%				5,579 (22,406)	79.33%
8.27%				43,492	80.06%
9.21%				16,506	
8.56%	<u>53.18%</u>			59,998 (197,430)	76.69%
10.47%				9,622	
11.92%				2,344	
11.01%	<u>49.71%</u>			11966 (34,571)	74.29%
5.85%				21,613	
8.98%				19,927	
7.24%	<u>38.33%</u>			41,540 (48,071)	53.64%
12.33%	<u>40.89%</u>			8,617 (10,079)	53.91%
12.46%	455		61.91%	1,222	
8.06%	151			676	
11.35%	<u>606 (24,404)</u>		62.18%	<u>1,898 (20,112)</u>	91.38%
16.42%	65.90%	28		55	
14.77%		31		99	
15.48%		59 (1,818)	68.04%	154 (1,723)	91.80%
9.06%		3,542		8,204	
6.23%	68.69%	<u>2,755</u>		9,749	
7.78%		6,297 (135,951)	71.88%	17,953 (124,295)	87.38%
10.53%		4,964		13,759	
7.58%	64.58%	3,681		12,386	
9.36%		<u>8,645 (150,581)</u>	68.29%	<u>26,145 (133,081)</u>	83.58%
11.33%		4,443		8,770	
9.31%		777		2,475	
11.06%		<u>5,220 (84,402)</u>	61.75%	<u>11,245</u>	87.45%
10.67%		<u>1,477 (21,598)</u>	60.42%	2,904	87.41%

15.20%	54.01%	220 (2,613)	58.55%	439	84.50%
11.76%		6,662		13,246	
10.10%	43.45%	1,009		3,810	
11.45%		7,671 (74,752)	47.91%	17,056	79.31%
		715		2,334	
12.26%	34.56%	102		478	
		817 (9,638)	37.49%	2,812	73.10%
11.45%		1,441		3,385	
9.77%		1,899		5,474	
10.28%	46.71%	3,340 (30,029)	51.91%	8,859	73.45%
8.66%	73.62%	1,860		2,414	
8.49%		16,513		38,040	
10.16%	36.95%	480		601	
8.56%		18,853 (111,506)	43.20%	41,055	68.51%
8.23%		11,138		20,549	
8.46%		3,663		10,966	
7.08%		23,488		26,066	
7.67%	46.69%	38,289 (135,065)	59.92%	57,581	66.78%
11.30%		1,159		2,138	
		(6,742)	39.39%		72.94%
8.15%				7,815	
6.87%	37.05%			3,475	
7.64%				11,290	67.41%
6.36%	50.50%			32,370	81.07%
9.07%	59.88%			10,692	81.19%
7.11%				14,720	
5.66%				8,530	
6.55%	51.77%			23,250	80.55%
11.01%	49.79%			2,466	79.52%
5.94%				30,849	
5.64%				4,912	
5.39%				20,428	
5.68%	41.55%			56,189	73.97%
5.62%				5,925	
7.78%				1,704	
6.69%	45.11%			7,629	68.24%
5.58%	40.23%			529	96.09%
5.38%				52,571	54.82%
8.06%	54.86%			16,725	
				16,725	74.32%